

| English, Grade 10 Applied ENG2P | |
|--|---|
| Lesson 1: Living with Debt - The Effects on Individuals and their Relationships | |
| <p>Connections to Financial Literacy</p> <p>“[Students] need to be aware of risks that accompany various financial choices. They also need not only to develop an understanding of world economic forces, but also to become aware of ways in which they themselves can respond to those influences and make informed choices.”</p> <p><i>Financial Literacy: Scope and Sequence of Expectations</i> p. 3</p> <p>In this lesson, students will learn about credit and consumer debt, and some of the reasons individuals find themselves encountering problems with debt. They will use this understanding as well as their own personal schema to examine and evaluate the role money and material objects play in motivating characters in literary works in the next lessons in this unit.</p> | <p>Text Forms Explored in Lesson</p> <p>Reality television show</p> <p>Text Forms Created in Lesson</p> <p>Episode summary sheet (which includes summarizing information, and stating & supporting opinions)</p> <p>Short diary entry, Facebook entry, or Tweet</p> |
| Curriculum Expectations | |
| READING AND LITERATURE STUDIES | |
| <p>Overall Expectations: By the end of this course students will:</p> <p>1. Reading for Meaning: read and demonstrate an understanding of a variety of informational, literary, and graphic texts, using a range of strategies to construct meaning</p> | <p>Specific Expectations:</p> <p>Variety of Texts 1.1 read several different short, contemporary, student- and teacher-selected texts from diverse cultures, identifying specific purposes for reading</p> <p>Using Reading Comprehension Strategies 1.2 use several different reading comprehension strategies before, during, and after reading to understand both simple and complex texts</p> <p>Demonstrating Understanding of Content 1.3 identify the important ideas and supporting details in both simple and complex texts</p> <p>Making Inferences 1.4 make and explain inferences about both simple and complex texts, supporting their explanations with stated and implied ideas from the texts</p> <p>Extending Understanding of Texts</p> |

| | |
|--|--|
| | <p>1.5 extend understanding of both simple and complex texts by making connections between the ideas in them and personal knowledge, experience, and insights; other texts; and the world around them</p> <p>Analysing Texts</p> <p>1.6 analyse texts in terms of the information, ideas, issues, or themes they explore, examining how various aspects of the texts contribute to the presentation or development of these elements</p> <p>Evaluating Texts</p> <p>1.7 evaluate the effectiveness of both simple and complex texts, using evidence from the text to support their opinions</p> <p>Critical Literacy</p> <p>1.8 identify perspectives and/or biases evident in both simple and complex texts and comment on any questions they may raise about beliefs, values, identity, and power</p> |
| <p>2. Understanding Form and Style: recognize a variety of text forms, text features, and stylistic elements and demonstrate understanding of how they help communicate meaning</p> | <p>Text Forms</p> <p>2.1 identify several different characteristics of informational, literary, and graphic text forms and explain how they help communicate meaning</p> <p>Text Features</p> <p>2.2 identify several different text features and explain how they help communicate meaning</p> <p>Elements of Style</p> <p>2.3 identify several different elements of style in texts and explain how they help communicate meaning and enhance the effectiveness of the text</p> |
| WRITING | |
| <p>Overall Expectations: By the end of this course students will:</p> | <p>Specific Expectations:</p> |
| <p>1. Developing and Organizing Content: generate, gather, and organize ideas and information to write for an intended purpose and audience</p> | <p>Identifying Topic, Purpose, and Audience</p> <p>1.1 identify the topic, purpose, and audience for several different types of writing tasks</p> <p>Research</p> <p>1.3 locate and select information to support ideas for writing, using several different strategies and print, electronic, and other resources, as appropriate</p> <p>Organizing Ideas</p> <p>1.4 identify, sort, and order main ideas and supporting details for writing tasks, using several different strategies and organizational patterns suited to the content and the purpose for writing</p> <p>Reviewing Content</p> <p>1.5 determine whether the ideas and information gathered are relevant to the topic, sufficient for the purpose, and meet the requirements of the</p> |

| | |
|---|---|
| <p>2. Using Knowledge of Form and Style: draft and revise their writing, using a variety of informational, literary, and graphic forms and stylistic elements appropriate for the purpose and audience</p> | <p>writing task</p> <p>Form 2.1 write for different purposes and audiences using several different informational, literary, and graphic forms</p> <p>Voice 2.2 establish an identifiable voice in their writing, modifying language and tone to suit the form, audience, and purpose for writing</p> <p>Sentence Craft and Fluency 2.4 write complete sentences that communicate their meaning clearly and accurately, varying sentence type, structure, and length to suit different purposes and making logical transitions between ideas</p> |
| <p>MEDIA STUDIES</p> | |
| <p>Overall Expectations: By the end of this course students will:</p> | <p>Specific Expectations:</p> |
| <p>1. Understanding Media Texts: demonstrate an understanding of a variety of media texts</p> | <p>Purpose and Audience 1.1 explain how both simple and complex media texts are created to suit particular purposes and audiences</p> <p>Interpreting Messages 1.2 interpret simple and complex media texts, identifying and explaining the overt and implied messages they convey</p> <p>Evaluating Texts 1.3 evaluate how effectively information, ideas, issues, and opinions are communicated in both simple and complex media texts and decide whether the texts achieve their intended purpose</p> <p>Audience Responses 1.4 identify and explain different audience responses to selected media texts</p> <p>Critical Literacy 1.5 identify the perspectives and/or biases evident in both simple and complex media texts and comment on any questions they may raise about beliefs, values, identity, and power</p> <p>Production Perspectives 1.6 explain how several different production, marketing, and distribution factors influence the media industry</p> |
| <p>2. Understanding Media Forms, Conventions, and Techniques: identify some media forms and explain how the conventions and techniques associated with them are used to create meaning</p> | <p>Form 2.1 identify some general characteristics of several different media forms and explain how they shape content and create meaning</p> <p>Conventions and Techniques 2.2 identify several different conventions and/or techniques used in familiar media forms and explain how they convey meaning and influence their audience</p> |

3. Creating Media Texts: create a variety of media texts for different purposes and audiences, using appropriate forms, conventions, and techniques

Purpose and Audience Form

3.2 select a media form to suit the topic, purpose, and audience for a media text they plan to create, and explain why it is an appropriate choice

Learning Goals

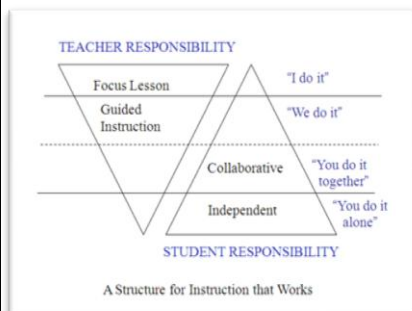
By the end of this lesson, students will know, understand, or be able to:

- Articulate some of the reasons individuals encounter high levels of debt in their personal lives;
- Identify some of the suggestions a financial counselor makes for individuals to overcome debt and to begin saving money;
- Reflect on the decisions individuals make that cause them to encounter serious debt issues and the problems this causes for the individual, their family, and their relationships;
- Articulate some of the reasons individuals might not be able to resolve debt issues;
- Articulate in their own words, some suggestions for individuals who encounter problems with consumer debt;
- Identify some of the ways in which reality television shows influence viewers through the use of content, the construction of the text/ show, and by appealing to the emotions of the viewers,
- Formulate opinions and select evidence from a media text to support those opinions.

Instructional Components and Context

| Readiness & Instructional Strategies | Terminology | Materials |
|---|---|---|
| <p>Students should be familiar with the five methods of character revelation. Character is revealed through:</p> <ul style="list-style-type: none"> • What the character does (actions) • What the character says (speech) • What other characters say about the character • The character's appearance • The use of narrative voice/ what the author says. <p>This lesson is built around Gradual Release of Responsibility – In GRR, four things should happen in every</p> | <p>Related to Financial Literacy:</p> <ul style="list-style-type: none"> • Wealth • Wants • Needs • Debt/ Debt free/ consumer debt • Interest • Loans • Credit • Savings <p>Related to Curriculum:</p> <ul style="list-style-type: none"> • Character • Conflict • Bias • Texts | <p>In this lesson, build on the Gradual Release of Responsibility (GRR) model, the teacher and students will watch one episode of the reality show “Till Debt Do Us Part” together. The teacher will use before, during, and after viewing activities and model his/her thinking for students so that they can see what active viewing entails and so they can see that part of being an active viewer (rather than a passive viewer) involves questioning the what the creators of the show decided to include, and what may have excluded from the final cut.</p> <p>If possible, the teacher should access a computer lab for this</p> |

lesson, every day. These four things can happen in any order:



Quality Indicator 1-

Complexity of Task: *The task is a novel application of a grade-level appropriate concept and is designed so that the outcome is not guaranteed (a chance for productive failure exists).*

Quality Indicator 2 - Joint attention to tasks or materials

Students are interacting with one another to build each other's knowledge. Outward indicators include body language and movement associated with meaningful conversations, and shared visual gaze on materials.

Quality Indicator 3 -

Argumentation not arguing: *Student use accountable talk to persuade, provide evidence, ask questions of one another, and disagree without being disagreeable.*

Quality Indicator 4 - Language support:

Written, verbal, teacher, and peer supports are available to boost academic language usage.

Quality Indicator 5 - Grouping:

Small groups of 2-5 students are purposefully constructed to maximize individual strengths without magnifying areas of needs (heterogeneous grouping).

- Text forms

lesson to allow students to view a second episode -- independently or with a learning partner -- which they select. Alternately, students could be assigned the task of watching an episode of "Till Debt Do Us Part" through <http://www.slice.ca/Watch/ on line> independently **on their own time**.

The teacher should preview the episode which s/he will use during the lesson, and may wish to preview some other episodes so that s/he can recommend some for students to consider.

Minds On

Handout 1-1 : Before Viewing Survey

Action

Access to internet connection in order to view "Till Debt Do Us Part"

Handout 1-2: Episode Summary

Consolidation

Second copy of **Handout 1-2: Episode Summary**

| | | |
|--|--|---------------------------------|
| <p>Quality Indicator 6 - Teacher role: <i>What the teacher is doing while productive group work is occurring – monitoring comprehension and application.</i></p> <p>Sources: <i>Better Learning Through Structured Teaching: A Framework for the Gradual Release of Responsibility</i> by Douglas Fisher and Nancy Frey http://www.fisherandfrey.com/</p> | | |
| <p>Minds On</p> <ul style="list-style-type: none">♦ Establishing a positive learning environment♦ Connecting to prior learning and/or experiences♦ Setting the context for learning | | |
| <p>Lesson Description</p> | | <p>Notes to teacher:</p> |
| <p>The teacher will post this purpose statement for the lesson and may wish to redirect students attention to it throughout the lesson:</p> <div><ul style="list-style-type: none">• To consider the concepts of wants and needs from a variety of perspectives so that we can assess the extent to which the experiences of characters influence their perception of wealth and poverty, wants and needs.• To be able to identify some of the conflicts consumer debt causes in relationships individuals have with themselves and others, so that we can better assess the conflicts and problems characters encounter in fictional works.</div> | | |
| <p>Collaborative Learning</p> | | |
| <p>1. Have students complete Handout 1-1 : Before Viewing Survey anonymously.</p> | | |

Readers 1-1 Before Viewing Survey

Circle the answer which you believe to be correct.

1. According to the Bank of Canada in June 2012, the average Ontario household is carrying more than _____ worth of non-mortgage loans. (Note: a mortgage is a loan used to purchase a home, a non-mortgage loan is one used to purchase something other than a home - e.g. clothing, gas, gifts, food, etc.)
 - a) \$5,000
 - b) \$10,000
 - c) \$20,000
 - d) \$30,000
2. For every \$1,000 that is earned in after-tax income, Canadian households owe
 - a) \$200
 - b) \$500
 - c) \$1,000
 - d) \$1,500
3. The most effective strategy for individuals to reduce household spending is for them to:
 - a) impose rules — like cutting cable subscription or a daily coffee
 - b) to ask for necessary financial purchases, etc.
 - c) to shop for credit cards which do not charge as much interest
 - d) see a credit counsellor who will help them to plan a budget
4. What percentage of Canadians do not pay off their credit card balances each month?
 - a) 40% (4 in every 10 people)
 - b) 50% (5 in every 10 people)
 - c) 60% (6 in every 10 people)
 - d) 70% (7 in every 10 people)
5. What percentage of Canadians do not know the interest rate charged for their credit cards?
 - a) 5% (about 1 in 10 people)
 - b) 10% (about 2 in 10 people)
 - c) 25% (about 3 in 10 people)
 - d) 35% (about 4 in 10 people)

Sources:
http://www.boc.ca/news/business/2012/06/12/120612_household_debt.html
<http://www.cbc.ca/1.1584444>
<http://www.cbc.ca/1.1584444>

Financial Literacy

2. Collect all of the surveys and redistribute them.
3. Identify areas or corners of the room to represent a, b, c, and d
4. For each question in turn, read the question, and then ask students to move to the area of the room that represents the answer found on the response sheet they have in their hand.
5. Identify the correct answer. For some questions, the teacher may wish to have students turn to a partner in their area and share something that surprises them or that they found predictable about this answer and why.

Action

- ♦ Introducing new learning or extending/reinforcing prior learning
- ♦ Providing opportunities for practice and application of learning (guided → independent)

Lesson Description

Notes to teacher:

Focus Lesson

Teacher reviews the methods of character revelation with students by asking them to first, work with one or two partners to recall what the

Access to all episodes of “Till Debt Do Us Part” is possible by going to the Slice Network homepage and selecting the program title and an episode. There are more than 8 seasons and 100 episodes of the program available for viewing on line.

methods of character revelation are, and then allowing students to compare their list with one which the teacher posts.

Before Viewing:

Teacher asks students a series of questions which will help make them aware that all texts are “constructions” and as a result, contain biases. When we read and view texts we are influenced by the content of the text, the construction of the text, and by our prior knowledge and experiences.

The questions which the teacher asks could include (but are not limited to):

- What are some television reality shows that are available for you to watch on television or the internet?
- Television reality shows have become very popular in the last 10 or so years. What are the things that have contributed to their popularity?
- What are some sound and visual stylistic elements that are used in reality shows? (e.g. music, close up shots to show expression, transitioning shots between different individuals)
- How do these stylistic elements influence the viewer (e.g. do they make the viewer focus on a person's actions, do they make an individual seem more or less likable?)
- What are the things that would make you trust an authority figure in a reality show (e.g. the host)?

Teacher tells students that as a class, they will be watching a reality television show called “Till Debt Do Us Part”. As they watch the show, they will be thinking about the individuals in the show, including the host, Gail Vaz-Oxlade, and making judgements about these people in a way that is similar to the way we judge characters in fictional works. After the show, they will be surfacing those judgements, and identifying evidence from the show that helped them reach this opinion. This evidence will be the **real life version** of character revelation, so they will need to think about the actions, appearance, speech, and depiction of individuals in the show.

Suggestion: Have each student select a different episode to view independently.



<http://www.slice.ca/Watch/>



During Viewing

Teacher provides students with **Handout 1-2: Episode Summary** and allows them to skim through the content. Tell students that they should keep these questions in mind as they view the show, but that they should wait to fill in answers since the teacher will be modelling some of the answers.

Handout 1-2 "Till Debt Do Us Part", Episode Summary

Episode Summary

In your own words, or the words of the individual in the episode, why did they turn to Gail Vaz-Oxlade for help?

What are the names of the individuals Gail Vaz-Oxlade works with in the episode and how do they earn money for a living? How much money does each individual earn?

Name: _____ For a living: _____
and earns: _____ per month
Name: _____ For a living: _____
and earns: _____ per month

| Name: | What is the individual's attitude about money? | Evidence from the program I watched that led me to this... |
|---------|--|--|
| Casey | | |
| Chadler | | |

| Name: | What is the individual's attitude about money? | Evidence from the program I watched that led me to this... |
|---------|--|--|
| Casey | | |
| Chadler | | |

Financial Literacy

Handout 1-2 "Till Debt Do Us Part", Episode Summary

What things did Gail Vaz-Oxlade have the individuals focus on during this episode?

| Related to... | Gail Vaz-Oxlade had them... |
|---|-----------------------------|
| Budget | |
| Relationship with partner | |
| Moving forward in their relationship with money, spending, and debt | |

In your opinion, what was thing they found it easiest to do and most challenging to do?

Thing they found the easiest to do:

Thing they found most challenging:

In your opinion, has this experience changed the individuals in this program? Support your opinion with one or two details from the episode you watched.

Financial Literacy

Gail Vaz-Oxlade

"With her no-nonsense approach to finance, this money wizard can help the most desperate debt dodger get in touch with their inner scrooge. Whether you're living a champagne lifestyle as you drown in debt or counting pennies for that walk down the aisle, Gail Vaz-Oxlade has the expertise to give you the financial makeover of your dreams. With basic concepts like "money runs out" and "think before you shop" Gail Vaz-Oxlade is the guru of finance and can take any families from red to black. Gail Vaz-Oxlade is sought after by top financial institutions and leading publications for her vibrant and irreverent style. She is recognized for her unique ability to make the most complex of financial topics accessible to even a child and over the last decade, has written ten books on personal finance, published a financial magazine for women, hosted and co-produced a prime-time personal financial television show and worked with Canada's leading financial services companies to help educate employees and clients.

Gail Vaz-Oxlade is one of Canada's most successful and respected financial writers and her best selling books include : *A Woman of Independent Means: A Woman's Guide to Full Financial Security*, *Dead Cat Bounce: The Skinny of E-vesting*, *The RRSP Answer Book*, *The Retirement Answer Book*, *Shopping For Money: Strategies for Successful Borrowing*, and *The Money Tree Myth: A Parent's Guide to Helping Kids Unravel the Mysteries of Money*. She has also been a regular feature writer for *The Globe and Mail*, *Chatelaine* magazine, *IE: Money*, and *Forum*. "

Source:

http://www.slice.ca/Shows/Host.aspx?Title_ID=232722&Root_Title_ID=93097

Guided Instruction

After Viewing

After viewing, the teacher models the completion of the first question regarding individual's attitude about money, debt, credit on **Handout 1-2:**

Episode Summary.

As the teacher models, s/he should be providing a think aloud of how s/he decided what to write in each area.

| What is the individual's Attitude about | Evidence from the program I watched that tells me this. |
|---|---|
| Money? | |
| Debt? | |
| Credit? | |

Independent

Students fill in the second question regarding a different individual's attitude about money, debt, credit on **Handout 1-2: Episode Summary**

Collaborative Learning

Working with a partner or two, students discuss what to write as responses to questions on **Handout 1-2: Episode Summary.** Students are encouraged to discuss their ideas with their partner(s), but then to record the responses in their own words.

A_{for}L Assessment **for** learning

As students work on the independent learning activity and the collaborative learning tasks, the teacher should circulate to check in on student understanding. One area where students may encounter difficulty is in providing support/evidence for the individual's attitude about money, debt, and credit.

Consolidation

- ♦ Providing opportunities for consolidation and reflection
- ♦ Helping students demonstrate what they have learned

Components of Consolidation:

- discussion of student work
- teaching emphasis
- highlights and summary (What did you learn?) Teacher records students' thinking on chart and this is the beginning of co-constructing success criteria
- independent or further guided practice

Independently or with a partner, students develop a short diary entry, Facebook entry, or Tweet from

Teachers are encouraged to provide the students with descriptive feedback, based on the specific

the perspective of one of the individuals in the program, summarizing their experiences during this show.

Students view a second episode on their own and complete another **Handout 1-2: Episode Summary** once they have received feedback on their first attempt.

Critical Challenge:

Have students consider the appropriateness and effectiveness of the program title "Till Debt Do Us Part".

criteria generated by the class.

**Differentiated Assessment**

Students select the form and intended audience they will use to capture the perspective of an individual regarding debt.

**Assessment for learning**

The teacher should check to see that students are able to express emotions and ideas in their own words and are not simply copying them verbatim from the program.

**Assessment as learning**

If students do encounter difficulty with this, the teacher may consider sharing some examples created by peers, and co-construct success criteria/look fors.

Disclaimer: Images and many text resources included in ELAN Financial Literacy Units are available in the public domain; ELAN does not guarantee continued access to external links provided on this site; nor shall it be liable for damages resulting directly or indirectly from the use of any external links provided.